

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA**

In re: WILSON, NANCY

Case No. 5:15-03506-RNO
Chapter 7

Debtor

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on August 17, 2015. The undersigned trustee was appointed on October 06, 2015.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized the gross receipts of \$ 9,862.49

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>0.00</u>
Administrative expenses	<u>0.00</u>
Bank service fees	<u>32.69</u>
Other payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>0.00</u>
Exemptions paid to the debtor	<u>3,824.00</u>
Other payments to the debtor	<u>0.00</u>
Leaving a balance on hand of ¹	\$ <u>6,005.80</u>

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 03/02/2017 and the deadline for filing governmental claims was 02/13/2016. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$553.62. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$553.62, for a total compensation of \$553.62². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$0.00, for total expenses of \$0.00.²

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 03/10/2017 By: /s/JOHN J. MARTIN

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 5:15-03506-RNO

Trustee: (580440) JOHN J. MARTIN

Case Name: WILSON, NANCY

Filed (f) or Converted (c): 10/06/15 (c)

§341(a) Meeting Date: 11/04/15

Period Ending: 03/10/17

Claims Bar Date: 03/02/17

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property <u>Abandoned</u> OA=\$554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 PROCEEDS FROM ESTATE OF RUTH M. WILSON Orig. Asset Memo: ASSET REALIZED AFTER CLOSING OF BK CASE, BUT WITHIN 180 DAYS OF FILING OF ORIGINAL BK CASE.;	9,719.39	6,038.49		9,862.49	FA
2 398 Fiddletown Imported from original petition Doc# 25	140,000.00	0.00		0.00	FA
3 Wells Fargo accounts, certificates of deposit or Imported from original petition Doc# 25	4,876.00	0.00		0.00	FA
4 Couch & 2 arm chairs Imported from original petition Doc# 25	150.00	0.00		0.00	FA
5 DBL Dish set Imported from original petition Doc# 25	20.00	0.00		0.00	FA
6 mirror; ceiling fans; freezer; picnic table; ai Imported from original petition Doc# 25	400.00	0.00		0.00	FA
7 Fikitchen table & 4 chairs Imported from original petition Doc# 25	50.00	0.00		0.00	FA
8 Ekitchen table and chairs Imported from original petition Doc# 25	50.00	0.00		0.00	FA
9 -2Misc. Dish Imported from original petition Doc# 25	20.00	0.00		0.00	FA
10 1Queen Mattress & Frame Imported from original petition Doc# 25	200.00	0.00		0.00	FA
11 Silver ware utensils Imported from original petition Doc# 25	20.00	0.00		0.00	FA
12 Stove & Refrigerator Imported from original petition Doc# 25	200.00	0.00		0.00	FA
13 stove and refrigerator Imported from original petition Doc# 25	100.00	0.00		0.00	FA
14 Washer-Dryer Imported from original petition Doc# 25	100.00	0.00		0.00	FA
15 washer/dryer Imported from original petition Doc# 25	150.00	0.00		0.00	FA

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1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					
16 misc clothes Imported from original petition Doc# 25	200.00	0.00		0.00	FA
17 2006 Jeep Wrangler other vehicles and accessorie Imported from original petition Doc# 25	7,700.00	0.00		0.00	FA
17 Assets Totals (Excluding unknown values)	\$163,955.39	\$6,038.49		\$9,862.49	\$0.00

Major Activities Affecting Case Closing:

TFR UNDER REVIEW WITH UST

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Initial Projected Date Of Final Report (TFR): March 10, 2017

Current Projected Date Of Final Report (TFR): March 10, 2017 (Actual)

Form 2

Cash Receipts And Disbursements Record

Case Number: 5:15-03506-RNO
Case Name: WILSON, NANCY

Trustee: JOHN J. MARTIN (580440)
Bank Name: Rabobank, N.A.
Account: *****6966 - Checking Account
Blanket Bond: \$14,877,090.00 (per case limit)
Separate Bond: N/A

Taxpayer ID #: **-***0101
Period Ending: 03/10/17

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
12/23/16	{1}	ESTATE OF RUTH M. WILSON	AS PER FAMILY SETTLEMENT AGREEMENT FILED 12/20/16 WITH MONROE CTY REGISTER OF WILLS. ASSET REALIZED AFTER CLOSING OF BK CASE, BUT WITHIN 180 DAYS OF ORIGINAL FILING.	1129-000	9,719.39		9,719.39
12/30/16	101	NANCY E. WILSON	DEBTOR'S EXEMPTION	8100-002		3,824.00	5,895.39
12/30/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	5,885.39
01/31/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		12.69	5,872.70
02/23/17	{1}	MERWINE HANYON & KASPSZYK, LLP	FINAL DISBURSEMENT DUE DEBTOR FROM RUTH M. WILSON ESTATE	1129-000	143.10		6,015.80
02/28/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	6,005.80

ACCOUNT TOTALS	9,862.49	3,856.69	\$6,005.80
Less: Bank Transfers	0.00	0.00	
Subtotal	9,862.49	3,856.69	
Less: Payments to Debtors		3,824.00	
NET Receipts / Disbursements	\$9,862.49	\$32.69	

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
Checking # *****6966	9,862.49	32.69	6,005.80
	\$9,862.49	\$32.69	\$6,005.80

Exhibit C Claims Register**Case: 5:15-03506-RNO WILSON, NANCY**

Claims Bar Date: 03/02/17

Claim Number	Claimant Name / <Category>, Priority	Claim Type/ Date Filed	Claim Ref./ Notes	Amount Filed/ Allowed	Paid to Date	Claim Balance
1	WELLS FARGO BANK, N.A. WELLS FARGO CARD SERVICES PO BOX 10438, MAC F8235-02F DES MOINES, IA 50306-0438 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 02/21/17	OK UNSECURED	\$10,584.17 \$10,584.17	\$0.00	\$10,584.17
2	WELLS FARGO BANK, N.A. MAC F8235-02F PO BOX 10438 DES MOINES, IA 50306 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 02/22/17	OK UNSECURED	\$7,305.47 \$7,305.47	\$0.00	\$7,305.47
3	CAPITAL ONE, N.A. C/O BECKETT AND LEE LLP PO BOX 3001 MALVERN, PA 19355-0701 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 03/02/17	OK UNSECURED	\$2,793.01 \$2,793.01	\$0.00	\$2,793.01
ADMIN	JOHN J. MARTIN 1022 COURT STREET HONESDALE, PA 18431 <2100-00 Trustee Compensation>, 200	Admin Ch. 7 10/06/15		\$553.62 \$553.62	\$0.00	\$553.62
ADMIN	NANCY E. WILSON 398 FIDDLETOWN ROAD KUNKLETOWN, PA 18058 <8100-00 Exemptions>, 100	Secured 10/06/15	DEBTOR'S ALLOWED EXEMPTIONS	\$3,824.00 \$3,824.00	\$3,824.00	\$0.00
Case Total:					\$3,824.00	\$21,236.27

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 5:15-03506-RNO

Case Name: WILSON, NANCY

Trustee Name: JOHN J. MARTIN

Balance on hand: \$ 6,005.80

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00Remaining balance: \$ 6,005.80

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - JOHN J. MARTIN	553.62	0.00	553.62

Total to be paid for chapter 7 administration expenses: \$ 553.62Remaining balance: \$ 5,452.18

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00Remaining balance: \$ 5,452.18

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00Remaining balance: \$ 5,452.18

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 20,682.65 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 26.4 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	WELLS FARGO BANK, N.A.	10,584.17	0.00	2,790.11
2	WELLS FARGO BANK, N.A.	7,305.47	0.00	1,925.80
3	CAPITAL ONE, N.A.	2,793.01	0.00	736.27

Total to be paid for timely general unsecured claims: \$ 5,452.18

Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00

Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00

UST Form 101-7-TFR (05/1/2011)